AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

1.-51. (cancelled)

52. (previously presented) A method of making a memory card card, comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals;

testing one or more of said circuit elements using said test terminals; and covering said test terminals with a conformal contact coating in order to prevent access to said test terminals.

53. (withdrawn) A method according to claim 52, wherein: said step of covering includes applying a liquid directly to a first surface of said circuit board.

- 54. (withdrawn) A method according to claim 53, wherein: said liquid includes a solder mask.
- 55. (withdrawn) A method according to claim 53, wherein: said liquid includes a photoresist.
- 56. (withdrawn) A method according to claim 53, wherein: said liquid includes a thermoplastic.
- 57. (withdrawn) A method according to claim 53, wherein: said liquid includes an epoxy.

- 58. (withdrawn) A method according to claim 53, wherein: said liquid includes polyimide.
- 59. (withdrawn) A method according to claim 53, wherein: said liquid is applied using a screen printing process.
- 60. (previously presented) A method according to claim 52, wherein: said step of covering includes applying a film directly to a first surface of said circuit board.
 - 61. (previously presented) A method according to claim 60, wherein: said film includes an adhesive on one surface.
 - 62. (previously presented) A method according to claim 60, wherein: said film includes mylar.
 - 63. (previously presented) A method according to claim 60, wherein: said film includes polyimide.
- 64. (previously presented) A method according to claim 52, wherein: said step of adding circuit elements includes adding a flash memory array to said circuit board.
- 65. (previously presented) A method according to claim 52, wherein: said step of adding circuit elements includes mounting a first die on said circuit board and mounting a second die on said first die.
 - 66. (previously presented) A method according to claim 65, wherein: said first die includes a flash memory array and said second die includes a controller.

- 67. (previously presented) A method according to claim 65, wherein: said first die is wire bonded to said circuit board; and said second die is wire bonded to said circuit board.
- 68. (previously presented) A method according to claim 52, wherein: said circuit board includes a conductive layer and a first portion of said conductive layer forms said test terminals.
 - 69. (previously presented) A method according to claim 68, wherein: a second portion of said conductive layer forms user terminals; said user terminals are positioned on an outside surface of said memory card; and said user terminals are in communication with at least a subset of said circuit elements.
- 70. (previously presented) A method according to claim 52, wherein: said step of adding circuit elements includes performing a transfer mold process to encapsulate said circuit elements without covering said test terminals.
- 71. (previously presented) A method according to claim 52, wherein: said step of covering is performed after said circuit board is removed from a strip of circuit boards.
- 72. (withdrawn) A method according to claim 52, wherein: said step of covering is performed before said circuit board is removed from a strip of circuit boards.
 - 73. (previously presented) A method according to claim 52, wherein: said memory card is a flash memory card.
 - 74. (withdrawn) A method according to claim 73, wherein:

said step of covering includes applying a liquid directly to a first surface of said circuit

board.

75. (previously presented) A method according to claim 73, wherein:

said step of covering includes applying a film directly to a first surface of said circuit

board.

76. (previously presented) A method of making a peripheral card, comprising the

steps of:

adding circuit elements to a plurality of circuit boards of a strip of circuit boards, each of

said plurality of circuit boards includes a set of test terminals;

separating said connected circuit boards;

testing said circuit elements of said circuit boards using said test terminals; and

applying a conformal contact coating on a first surface of each of said circuit boards to

cover said test terminals and prevent access to said test terminals such that a particular circuit

board has its test terminals covered after said particular circuit board has been tested.

77. (withdrawn) A method according to claim 76, wherein:

said step of separating is performed after said step of applying.

78. (previously presented) A method according to claim 76, wherein:

said step of separating is performed prior to said step of applying.

79. (withdrawn) A method according to claim 76, wherein:

said step of applying includes applying a liquid directly to a first surface of said circuit

boards.

80. (previously presented) A method according to claim 76, wherein:

said step of applying includes applying a film directly to a first surface of said circuit

boards.

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81. (previously presented) A method according to claim 76, wherein:

said step of adding circuit elements includes mounting a first die on a first circuit board and mounting a second die on said first die;

said first die includes a flash memory array and said second die includes a controller; said first die is wire bonded to said first circuit board; and said second die is wire bonded to said first circuit board.

82. (previously presented) A method according to claim 76, wherein:

said peripheral card is a memory card.

83. (previously presented) A peripheral card manufactured according to a process

comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test

terminals;

testing one or more of said circuit elements using said test terminals; and

applying a conformal contact coating on a first surface of said circuit board to cover said

test terminals and prevent access to said test terminals.

84. (withdrawn) A peripheral card according to claim 83, wherein:

said step of applying includes applying a liquid directly to a first surface of said circuit

board.

85. (previously presented) A peripheral card according to claim 83, wherein:

said step of applying includes applying a film directly to a first surface of said circuit

board.

86. (previously presented) A method performed for a peripheral card, comprising the

steps of:

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testing one or more circuit elements of a first peripheral card using one or more test

terminals of said first peripheral card; and

covering said test terminals with a conformal contact coating in order to prevent access to

said test terminals.

87. (withdrawn) A method according to claim 86, wherein:

said step of covering includes applying a liquid directly to said first peripheral card.

88. (previously presented) A method according to claim 86, wherein:

said step of covering includes applying a film directly to said first peripheral card.

89. (previously presented) A method according to claim 86, wherein:

said circuit elements include a flash memory array.

90. (previously presented) A method according to claim 86, wherein:

said first peripheral card is a memory card.

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